

Special Enrollment Period - Qualifying Life Events



The table below provides information on qualifying life events and other circumstances that will allow consumers to enroll in a Covered California plan during the Special Enrollment Period (SEP) after Open Enrollment closes.

NOTE: SEP does not apply to Medi-Cal. Consumers can apply for Medi-Cal at any time.

Qualifying Life Event	When is Coverage Effective	Applicable to those not yet enrolled in the Exchange	Examples and other notes
Birth, adoption, placement for adoption, or placement in foster care.	Day of event	Yes. Both the new child and the others in the tax household can use the SEP. If someone who is not already in CovCA has a child, they can also use this SEP to get coverage.	An adult adopts a child. Both the adult and the child can use the SEP to get CovCA insurance.
Marriage	First day of the month following the plan selection month (regardless of when event and the plan selection happen throughout the month).	Yes.	1. A man who has no coverage marries a woman who has CovCA. They can both use the SEP to enroll. 2. Two people, neither of whom have coverage, get married. Both can use the SEP to enroll. 3. A man who has CovCA enters into a domestic partnership with a man who also has CovCA. They can use the SEP to enroll.
Becomes a citizen, national, or lawfully present individual	If enrolled by the 15 th , coverage starts on the 1 st of the following month. If enrolled after 15 th , coverage starts the month thereafter.	Yes.	An individual who is ineligible for CovCA and becomes a permanent legal resident can use the SEP to enroll.

Qualifying Life Event	When is Coverage Effective	Applicable to those not yet enrolled in the Exchange	Examples and other notes
Newly eligible or ineligible for APTC/CSR	If enrolled by the 15 th , coverage starts on the 1 st of the following month. If enrolled after 15 th , coverage starts the month thereafter.	No , only those already enrolled in CovCA can use this SEP.	An enrollee whose income drops from 300% to 240% FPL and is now eligible for CSR can use SEP to change products. Conversely, someone who has APTC and CSR becomes ineligible for CSR can use SEP to change products.
Loss of minimum essential coverage	First day of the month following the plan selection month (regardless of when event and the plan selection happen throughout the month)	Yes.	<p>1. A person who loses their employer-sponsored coverage can use this SEP.</p> <p>2. A person who loses their Medi-Cal can use this SEP.</p> <p>3. A person who loses COBRA because their employer stops paying for it or the term runs-out can use this SEP. Note: Not paying one's COBRA premium is <u>not</u> considered loss of MEC.</p> <p>4. A 26-year-old dependent who ages out of coverage or a 19 year old in a child-only plan who ages out of coverage can use this SEP.</p> <p>Proposed regulations allow for individuals to access a SEP up to 60 days prior to the loss of MEC.</p>
Qualified Health Plan (QHP) violated its contract	Based on the specific circumstances of each case, CovCA grants an effective date that is either the date of the event or the regular effective dates based on the date of the plan selection.	No , only those already enrolled in CovCA can use this SEP.	Someone who has a QHP that violates its contract can use SEP to change issuers.
American Indian	If enrolled by the 15 th , coverage starts on the 1 st of the following month. If enrolled after 15 th , coverage starts the month thereafter.	Yes.	Someone who is a member of a federally-recognized Indian tribe can change plans no more than once per month.

Qualifying Life Event	When is Coverage Effective	Applicable to those not yet enrolled in the Exchange	Examples and other notes
Misrepresentation or erroneous enrollment	<p>If enrolled by the 15th, coverage starts on the 1st of the following month. If enrolled after 15th, coverage starts the month thereafter.</p> <p>Covered CA may grant an earlier effective date based on the specific circumstances of each case.</p>	Yes.	<p>1. Someone who does not have CovCA due to an incorrect eligibility determination can use SEP to enroll.</p> <p>2. Someone who already has CovCA can use SEP to change plans.</p> <p>3. Issuer didn't receive consumer's information due to technical issues.</p> <p>4. An error in processing immigrant's app due to incorrect eligibility result.</p> <p>5. Incorrect plan data was displayed when consumer selected plan: data errors on premiums, benefits, or co-pay/deductibles; wrong QHPs shown for consumer; or a family could not enroll together in a single plan.</p> <p>6. Consumers who applied in open enrollment and were initially found Medi-Cal eligible, but later found Medi-Cal ineligible, can use SEP to enroll in CovCA.</p> <p>7. Consumer not able to complete enrollment due to error messages.</p> <p>8. Consumer is working with a caseworker on an enrollment issue that is not resolved prior to 3/31.</p> <p>9. Only until <u>May 31</u>, a victim of domestic abuse can use SEP if consumer assumed (or we told them) that they couldn't apply because of ineligibility for APTC/CSR due to not filing married jointly.</p> <p>10. Other system errors as determined by CovCA, which hindered enrollment completion.</p>

Qualifying Life Event	When is Coverage Effective	Applicable to those not yet enrolled in the Exchange	Examples and other notes
Permanently moves and gains access to new QHPs	If enrolled by the 15 th , coverage starts on the 1 st of the following month. If enrolled after 15 th , coverage starts the month thereafter.	Yes.	1. Someone moves in from out of state can use the SEP. 2. Someone who does not have coverage moves to a different rating region and gains access to new QHPs that were not available to the previous rating region can use the SEP.
Other exceptional circumstances	If enrolled by the 15 th , coverage starts on the 1 st of the following month. If enrolled after 15 th , coverage starts the month thereafter. Covered CA may grant an earlier effective date based on the specific circumstances of each case.	Yes.	Federal HHS or CovCA will determine on a case-by-case basis. Exceptional circumstances that occur on or around plan selection deadlines could include natural disasters, medical emergencies, and planned system outages.
Misconduct on the part of a non-Exchange entity providing enrollment assistance or conducting enrollment activities	If enrolled by the 15 th , coverage starts on the 1 st of the following month. If enrolled after 15 th , coverage starts the month thereafter. Covered CA may grant an earlier effective date based on the specific circumstances of each case.	Yes.	1. A Certified Enrollment Counselor (CEC) enrolled a consumer in a plan that the consumer did not want to enroll in, or failed to enroll the consumer in any plan. 2. Other situations in which misconduct by those conducting formal enrollment assistance that results in the consumer not receiving APTC for which they are eligible.

CalWIN ENTRIES

The qualifying life event is captured in the “Life Event” field in the **Collect Applicant Information** window

Collect Applicant Information Jump: Go >

[View History](#) | [View Deleted](#) | [Case Comments](#) | [Hold Changes](#) | [Run EDR](#) | [PR Details](#)

[Save](#) [Switch](#) [Reset](#) [Add](#) [Detail](#) [Delete](#) [Print](#) [Close](#) * Required

Application

Number: Applicant Name: Date:

Applicant **Address**

Application

* Date: * Type: Sending County:

* Source: Clinic Name: Input Date: 04/04/2014

Linkage: ☐ Source Application ID: HC Tracking: ☐

* Medical Expenses in Last 3 Months (Y/N):

Financial Asset for Healthcare (Y/N):

Initial Application This Year (Y/N):

Cal Tracking ID:

Applicant Name

* Last: * First: MI: Suffix:

Source ID: Maiden/Other Name: Incarceration status change:

* Sex: * DOB: Lost job:

* Ethnicity: * Race/Ethnic: Moved in to the state: New Hire: SSN:

Life Event:

Life Event Date:

Adoption

Birth of a family member

Death of a family member

Divorced

Incarceration status change

Lost job

Moved in to the state

New Hire